

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOHNELLA EMBRY

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Case No.: 09-40957

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) This case was confirmed on 01/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/08/2010, 04/12/2011.
- 5) The case was dismissed on 06/13/2011.
- 6) Number of months from filing to the last payment: 18
- 7) Number of months case was pending: 23
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 59,352.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 17,920.00
Less amount refunded to debtor	\$ 1,120.00
NET RECEIPTS	\$ 16,800.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,267.10
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,084.15
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,351.25

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COOK COUNTY TREASURE	SECURED	500.00	524.05	500.00	468.80	.00
HSBC FINANCE CORPORA	OTHER	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	SECURED	10,000.00	.00	11,612.00	11,524.19	259.26
AMERICAN GENERAL FIN	UNSECURED	1,612.00	NA	NA	.00	.00
CITY OF CHICAGO WATE	SECURED	180.00	.00	180.00	180.00	.00
BENEFICIAL MORTGAGE	SECURED	76,013.00	76,013.55	.00	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	165.00	122.48	122.48	.00	.00
INTERNAL REVENUE SER	PRIORITY	1,935.59	1,833.20	1,833.20	.00	.00
CHECK N GO	UNSECURED	1,300.00	NA	NA	.00	.00
CHICAGO AREA OFFICE	UNSECURED	5,608.00	NA	NA	.00	.00
CHICAGO AREA OFFICE	UNSECURED	2,462.00	NA	NA	.00	.00
FAST CASH ADVANCE	UNSECURED	600.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	885.00	885.57	885.57	.00	.00
PRA RECEIVABLES MANA	UNSECURED	352.00	352.15	352.15	.00	.00
HSBC/RS	UNSECURED	18,442.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	1,189.68	771.56	771.56	.00	.00
LANE BRYANT RETAIL S	UNSECURED	399.00	NA	NA	.00	.00
PAYDAY LOAN STORE OF	UNSECURED	1,000.00	1,086.77	1,086.77	.00	.00
PINNACLE SECURITY LL	UNSECURED	300.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,465.00	3,465.28	3,465.28	.00	.00
WORLD FINANCIAL NETW	UNSECURED	813.19	350.79	350.79	.00	.00
BENEFICIAL MORTGAGE	SECURED	.00	3,426.96	3,426.96	.00	.00
COOK COUNTY TREASURE	UNSECURED	.00	NA	NA	.00	.00

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Scheduled Creditors:

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENEFICIAL ILLINOIS	OTHER	NA	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	NA	570.22	570.22	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	18,442.49	18,442.49	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	16.50	16.50	.00
ILLINOIS DEPT OF REV	UNSECURED	10.00	44.40	44.40	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,426.96	.00	.00
Debt Secured by Vehicle	11,612.00	11,524.19	259.26
All Other Secured	680.00	648.80	.00
TOTAL SECURED:	15,718.96	12,172.99	259.26
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	1,972.18	16.50	.00
TOTAL PRIORITY:	1,972.18	16.50	.00
GENERAL UNSECURED PAYMENTS:	25,969.23	.00	.00

Disbursements:

Expenses of Administration	\$ 4,351.25
Disbursements to Creditors	\$ 12,448.75

TOTAL DISBURSEMENTS: \$ 16,800.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/14/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.